

**From:** Gary Trapkus  
**Subject:** Equal Credit Opportunity

Date: Jan 28, 2004

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Proposal: Regulation B - Equal Credit  
Opportunity  
Document ID: R-1168  
Press Release Date: 11/26/2003  
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Comments:

@@@In my opinion, the Federal Reserve has not offered compelling evidence that current disclosures are unsatisfactory. Also, the proposal likely would result in significant expenses for banks.

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